

Information to identify the case:			
Debtor 1	<b>Charles H. Szakal</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Dolores M. Szakal</b>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>12-23438-JAD</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Charles H. Szakal

Dolores M. Szakal

1/3/18

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Charles H. Szakal  
Dolores M. Szakal  
DebtorsCase No. 12-23438-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: aala  
Form ID: 3180WPage 1 of 2  
Total Noticed: 19

Date Rcvd: Jan 03, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 05, 2018.

db/jdb  
cr  
13416342 +Charles H. Szakal, Dolores M. Szakal, 459 Fifth Street, Donora, PA 15033-1843  
Nationstar Mortgage, P. O. Box 829009, Dallas, TX 75382-9009  
+COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157  
(address filed with court: Columbia Gas of Pennsylvania, 200 Civic Center Dr 11th Fl, Cincinnati OH 43215)

13416341 +Central Cardiovascular Assoc., 1350 Locust Street, Pittsburgh, PA 15219-4738  
13416343 +Dr. Ashok Jain, Dr. Rajesh Shah, 133 Finley Road, Belle Vernon, PA 15012-1994  
13416344 +Jefferson Cardiology Association, PO Box 18285, Pittsburgh, PA 15236-0285  
13451716 +John E. Cupper, 551 McKean Avenue, Donora, PA 15033-1001  
13416345 +Mon Valley Sewage Authority, 459 Fifth Street, Donora, PA 15033-1843  
13488554 +Mon Valley Sewage Authority, 20 South Washington Street, Donora, PA 15033-1394  
13416346 +Monongahela Valley Hospital, PO Box 643216, Pittsburgh, PA 15264-3216  
13416347 +NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, 350 Highland Drive, Lewisville, TX 75067)  
13416348 +South Hills Pain Rehab Assoc, 459 5th Street, Donora, PA 15033-1843  
13416349 +The Orthopedic Group, PC, 800 Plaza Dr., Ste. 240, Belle Vernon, PA 15012-4033  
13416350 +UPMC Physician Services, PO Box 371980, Pittsburgh, PA 15250-7980

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 04 2018 02:00:56 Pennsylvania Dept. of Revenue,  
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
Harrisburg, PA 17128-0946  
13437249 EDI: AIS.COM Jan 04 2018 01:43:00 American InfoSource LP as agent for,  
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941  
13437991 EDI: JEFFERSONCAP.COM Jan 04 2018 01:43:00 Jefferson Capital Systems LLC, PO BOX 7999,  
SAINT CLOUD MN 56302-9617  
14354151 E-mail/Text: jennifer.chacon@spservicing.com Jan 04 2018 02:02:32  
U.S. Bank National Association, c/o Select Portfolio Servicing, Inc., P.O. Box 65250,  
Salt Lake City, UT 84165-0250  
13416351 +E-mail/Text: bankruptcy@firstenergycorp.com Jan 04 2018 02:01:32 West Penn Power,  
P.O. Box 1392, Fairmont WV 26555-1392

TOTAL: 5

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
cr NATIONSTAR MORTGAGE LLC  
cr Towd Point Mortgage Trust 2016-4, U.S. Bank Nation  
cr U.S. Bank National Association as Indenture Trustee  
13504625\* +NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, LLC, Bankruptcy Dept, 350 Highland Dr,  
Lewisville, TX 75067-4177)  
13416340 ##+Authority of the Borough of Charleroi, PO Box 21690, Lehigh Valley, PA 18002-1690  
TOTALS: 3, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 05, 2018

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: aala  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 19

Date Rcvd: Jan 03, 2018

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 3, 2018 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor NATIONSTAR MORTGAGE LLC agornall@goldbecklaw.com, bkgroup@goldbecklaw.com; bkgroup@kmlawgroup.com  
Brian C. Thompson on behalf of Joint Debtor Dolores M. Szakal bthompson@ThompsonAttorney.com, blemon@thompsonattorney.com; LMichaels@thompsonattorney.com; jwrzosek@thompsonattorney.com; ryandrli@thompsonattorney.com; bthompson@ecf.courtdrive.com; jgorze@thompsonattorney.com  
Brian C. Thompson on behalf of Debtor Charles H. Szakal bthompson@ThompsonAttorney.com, blemon@thompsonattorney.com; LMichaels@thompsonattorney.com; jwrzosek@thompsonattorney.com; ryandrli@thompsonattorney.com; bthompson@ecf.courtdrive.com; jgorze@thompsonattorney.com  
Hilary B. Bonial on behalf of Creditor Nationstar Mortgage hbonial@bonialpc.com  
James Warmbrodt on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com  
Matthew Christian Waldt on behalf of Creditor U.S. Bank National Association as Indenture Trustee for the Towd Point Mortgage Trust Asset-Backed Securities, Series 2016-4 mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com  
Matthew Christian Waldt on behalf of Creditor Towd Point Mortgage Trust 2016-4, U.S. Bank National Association as Indenture Trustee mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com  
Office of the United States Trustee ustregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 9